

The changes contemplated in this bill, however, would simply shift the hours-related context in which these common errors take place:

Mistakenly believing that the only way to avoid employer penalties is to cut employees' hours to under 30 a week or to under six hours a day. In fact, school calendars include so many unpaid days during the school year—for spring break, winter break, federal holidays, and other such times—that hourly employees can normally work more than 6 hours a day without ever being considered a full-time employee.

Misunderstanding how and when to use proposed regulations related to an optional hours-counting method called the look-back measurement method. It's unfortunate that some school employers wrongly blame the look-back measurement method for limiting their hours-counting options when regulations recognize four different ways that employers can calculate whether an employee is a full-timer or not.

Overestimating the potential cost of complying with the law's provisions on shared responsibility for employers. Regulations include many ways that employers can minimize or even avoid penalties, but some employers fail to factor these options into their analyses, so they exaggerate and often incorrectly state the potential for penalties.

Failing to incorporate into their decision-making the statutory and regulatory provisions that ensure that this part of the ACA establishes the possibility of a penalty on large employers rather than an "employer mandate." Just like before the ACA became law, there is no federal law that requires employers to offer coverage to employees. Many large employers will not face penalties at all, or will face smaller penalties than they initially thought.

These and other ACA-implementation errors can lead to exaggerated responses that hurt students, workers, and families alike. Unfortunately, H.R. 30 would just shift the hours-related focal point for such errors.

Employers who take the time to understand the law and regulations as they currently stand can develop common sense, constructive, and consensual approaches to properly implementing the law. Again, we urge you to vote NO on Save American Workers Act of 2015.

Sincerely,

MARY KUSLER,
Director of Government Relations.

SAVE HEALTH CARE FOR WORKING FAMILIES—
OPPOSE H.R. 30

The Communications Workers of America (CWA) opposes H.R. 30, the Save American Workers Act and urge you to vote against it. We believe the Act will make middle-class workers worse off by decreasing access to employer-sponsored health insurance.

Recent analysis by the Congressional Budget Office and the Joint Committee on Taxation confirms our expectations. CBO and JCT estimate that the number of people who currently receive employment-based health care coverage will be reduced by 1 million as a result of this bill. An estimated 500,000 to 1 million workers and their dependents will be pushed by employers onto Medicaid, the Children's Health Insurance Program (CHIP), or subsidized coverage through the health insurance exchanges. Up to 500,000 will be left without coverage at all.

By pushing workers and their dependents from employer-sponsored plans to federal health programs, this Act will increase the federal budget deficit. The CBO estimates an increase to the budget deficit of \$53.2 billion over ten years as a result in the change in definition of full-time hours as proposed in

the Act. That includes \$21.4 billion in new spending for exchange subsidies and outlays for Medicaid and CHIP.

The CBO and JCT assume that employers will increase wages in exchange for eliminating health coverage, but our experience at the bargaining table contradicts this theory. In this continually weak labor market, employers have sought every opportunity to cut benefits and block wage increases. The Center for Budget and Policy Priorities found that changing the full-time hour definition to 40-hours would make 44% of US workers vulnerable to a reduction in hours. We believe these workers would not receive a commensurate increase in wages.

We believe Congress should help American workers and their families improve their standard of living. H.R. 30 will undermine that goal by reducing paid work hours and cutting health coverage.

The Communications Workers of America urges you to vote no on H.R. 30.

PERSONAL EXPLANATION

HON. GRACE MENG

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 8, 2015

Ms. MENG. Mr. Speaker, on January 6, 2015 I missed recorded votes #1–7 as I was attending the funeral of Governor Mario Cuomo in New York.

I would like to reflect how I would have voted if I were here and sworn into office:

On Roll Call #2 I would have voted for NANCY PELOSI for Speaker.

On Roll Call #3 I would have voted no (Motion to Table).

On Roll Call #4 I would have voted no (Previous Question).

On Roll Call #5 I would have voted yes (Motion to Commit).

On Roll Call #6 I would have voted no (Passage of House Rules Package).

On Roll Call #7 I would have voted yes (Passage of H.R. 22—Hire More Heroes Act of 2015).

THE TERRORISM RISK INSURANCE PROGRAM REAUTHORIZATION ACT OF 2015 (H.R. 26) AND SAVE AMERICAN WORKERS ACT OF 2015 (H.R. 30)

HON. TOM PRICE

OF GEORGIA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 8, 2015

Mr. TOM PRICE of Georgia. Mr. Speaker, yesterday, the House voted on the Terrorism Risk Insurance Program Reauthorization Act of 2015, H.R. 26, and today, the House will consider the Save American Worker's Act of 2015, H.R. 30.

The Terrorism Risk Insurance Program Reauthorization Act of 2015 amends the Terrorism Risk Insurance Act of 2002 to extend the Terrorism Insurance Program through December 31, 2020, and revises certain requirements of the program. It also establishes the National Association of Registered Agents and Brokers (NARAB), which will have the authority to license insurance agents and brokers to operate in multiple states. The House passed this bill on December 10, 2014, by a vote of

417–7. However, because the Senate did not act on the House passed bill before the end of the 113th Congress, the Terrorism Risk Insurance Program expired on December 31, 2014.

The Save American Workers Act of 2015 changes the definition of "full time employee" as applied to the Affordable Care Act's (Obamacare) employer mandate. This will prevent small businesses from reducing employee hours solely because they cannot afford to comply with the Obamacare mandate. The House passed this bill on September 16, 2014, by a vote of 320–102.

The Terrorism Risk Insurance Program Reauthorization Act of 2015 increases direct spending in the budget year as well as over the ten-year budget window, bringing the Committee on Financial Services over its 302(a) allocation in the first year and over ten years, violating section 302(f) of the Congressional Budget Act of 1974 (CBA). Additionally, the bill violates the House's "Cut As You Go" rule (Rule XXI, clause 10) by increasing direct spending over the relevant enforcement time periods, without being offset by direct spending cuts of equal or greater value.

The spending increases in this bill are fully offset through a surcharge on commercial property and casualty policyholders and NARAB fees, and the bill as a whole provides deficit reduction over the relevant enforcement time periods. As a result, I did not oppose a waiver of section 302(f) of the CBA and the "Cut As You Go" rule for consideration of this bill on this occasion.

The Save American Workers Act of 2015 also increases direct spending in the budget year and over the ten-year budget window, violating section 302(f) of the CBA and the House's "Cut As You Go" rule (Rule XXI, clause 10). The bill also reduces revenues over the ten-year budget window, violating section 311 of the CBA. Because the revenue loss results from a repeal of Obamacare tax increases, and the bill increases cash wages and opportunities for workers, I support granting a waiver of sections 302(f) and 311 of the CBA and the "Cut as You Go" rule for consideration of this bill on this occasion.

However, my lack of opposition to these waivers should not be interpreted as a willingness to support similar waivers in the future. Budget enforcement is among my top priorities for the 114th Congress. As we move into the 114th Congress and begin drafting new legislation, it is my intention to ensure compliance with the CBA and House Rules as they apply to budget enforcement and the budget resolution in effect at the time of enforcement.

PERSONAL EXPLANATION

HON. RICHARD M. NOLAN

OF MINNESOTA

IN THE HOUSE OF REPRESENTATIVES

Thursday, January 8, 2015

Mr. NOLAN. Mr. Speaker, on January 6th, 2015, I was unavoidably detained due to ongoing issues surrounding the health of my youngest daughter in Minnesota.

Had I been present and voting on Roll Call #2, I would have expressed my support for Congresswoman NANCY PELOSI of California to be Speaker of the House.

Had I been present and voting on Roll Call #3, I would have voted Nay.